

Certificate of Notice Page 1 of 5
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SAMANTHA MARIE GAFFEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22760

Chapter 13

Document No.:

re doc. 56

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 19th day of October, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

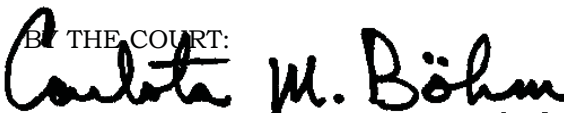
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
10/19/20 4:30 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE dmk

In re:
Samantha Marie Gaffey
Debtor(s)

Case No. 17-22760-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 19, 2020

User: dpas
Form ID: pdf900

Page 1 of 4
Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

Recip ID	Recipient Name and Address
db	+ Samantha Marie Gaffey, 824 Narrows Road, East Millsboro, PA 15433-1257
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14654500	+ Alltranfinancial Fka Unitedrec, 5800 N Course Dr, Houston TX 77072-1613
14654503	+ Asset Recovery Solutions, 2200 E Devon Ave, Des Plaines IL 60018-4501
14654504	Asst Recovery Solutions, 2200 E Devon Sve Ste 200d, Des Plaines IL 60018
14654505	+ Atlantic Credit Finance, 2727 Franklin Road, Roanoke VA 24014-1011
14654506	Barclays Bank Delaware, PO Box 8803, Wilmington DE 19899-8803
14654507	Best Buy/cbna, PO Box 6497, Sioux Falls SD 57117-6497
14654513	+ Carol Wright/dr Leonard/dm Ser, 100 Nixon Ln, Edison NJ 08837-3804
14680113	Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
14654517	Credit First Na/firestone, PO Box 81083, Cleveland OH 44181
14654518	Credit First National Assoc, Po Box 81315, Cleveland OH 44181-0315
14654524	+ Ecs/ Credit Basics, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199
14654525	+ Ecs/right Offer Marketplace, 475 Anton Blvd, Costa Mesa CA 92626-7037
14654529	Firestone, PO Box 81307, Bk 14, Cleveland OH 44181-0307
14654530	+ Firstsource Advantage Llc, 205 Bryant Woods South, Amherst NY 14228-3609
14654531	+ Fiservcheckfree Corp, 6000 Perimeter Dr, Dublin OH 43017-3233
14912270	+ Freedom Mortgage Corporation, 10500 Kincaid Blvd, Fishers, IN 46037-9764
14654534	+ I C System Inc, PO Box 64378, Saint Paul MN 55164-0378
14654537	+ Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco CA 94105-2706
14654538	Loancare Servicing Center, 3637 Sentara Way, Virginia Beach VA 23452-4262
14654542	+ Midland Funding Llc, Daniel J Santucci, 1333 Race St, Philadelphia PA 19107-1556
14654541	+ Midland Funding Llc, 1 International Plaza 5th Floor, Philadelphia PA 19113-1510
14654543	+ Northland Group, Inc, 7831 Glen Roy Road, Edina MN 55439-3133
14654544	+ Northstar Prim Cred Crds, 4285 Genesee Street, Creektoawa NY 14225-1943
14724082	+ Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14654561	+ Tu Interactivecap 1, 100 Cross St, Ste 202, San Luis Obispo CA 93401-7570
14656239	+ Velocity Investments, LLC, c/o Machol and Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
14654564	+ Webcollex Llc, 505 Independence Parkway, Chesapeake VA 23320-5178

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Oct 20 2020 02:02:00	Synchrony, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14654499	Email/Text: mtamsett@adminrecovery.com	Oct 20 2020 02:02:00	Admin Recovery Llc, 9159 Main St, Clarence NY 14031
14654501	+ Email/Text: legal@arsnational.com	Oct 20 2020 02:02:00	Ars National, 201 West Grand, Escondido CA

District/off: 0315-2

User: dpas

Page 2 of 4

Date Rcvd: Oct 19, 2020

Form ID: pdf900

Total Noticed: 77

			92025-2603
14654502	+ Email/Text: legal@arsnational.com	Oct 20 2020 02:02:00	Ars National Services, PO Box 463023, Escondido CA 92046-3023
14654508	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2020 02:18:52	Bill Me Later Inc, 9690 Deereco Rd, 7th Floor, Timonium MD 21093-6991
14654509	+ Email/Text: cms-bk@cms-collect.com	Oct 20 2020 02:02:00	Capital Management Svc, 698 S Ogden St, Buffalo NY 14206-2317
14654511	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 02:17:57	Capital One, PO Box 30253, Salt Lake City UT 84130-0253
14654512	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 02:17:58	Capital One, PO Box 30281, Salt Lake City UT 84130-0281
14654510	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 02:17:58	Capital One, PO Box 30285, Salt Lake City UT 84130-0285
14684078	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2020 02:17:58	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14654514	+ Email/Text: CBCSMail@CBCSNational.com	Oct 20 2020 02:02:00	Cbc Collections, 250 E Town St, Columbus OH 43215-4631
14654515	+ Email/Text: bankruptcynotices@cbecompanies.com	Oct 20 2020 02:02:00	Cbe Group, 1309 Technology Parkway, Cedar Falls IA 50613-6976
14723972	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2020 02:02:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14654519	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2020 02:17:59	Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
14654520	Email/Text: mrdiscen@discover.com	Oct 20 2020 02:01:00	Discover Bank, 6500 New Albany Road, Cma-new Albany Enter, New Albany OH 43054
14654521	Email/Text: mrdiscen@discover.com	Oct 20 2020 02:01:00	Discover Bank, PO Box 15316, Wilmington DE 19850-5316
14654522	Email/Text: mrdiscen@discover.com	Oct 20 2020 02:01:00	Discover Financial Services, PO Box 15316, Wilmington DE 19850
14654523	Email/Text: mrdiscen@discover.com	Oct 20 2020 02:01:00	Discover Fincl Svc Llc, 2500 Lake Cook Road, Riverwoods IL 60015-3851
14656132	Email/Text: mrdiscen@discover.com	Oct 20 2020 02:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14654526	+ Email/Text: bknotice@ercbpo.com	Oct 20 2020 02:02:00	Enhanced Recovery, 8014 Bayberry Road, Jacksonville FL 32256-7412
14654527	+ Email/Text: data_processing@fin-rec.com	Oct 20 2020 02:02:00	Financial Rec Services, PO Box 385908, Minneapolis MN 55438-5908
14654528	Email/Text: bnc-bluestem@quantum3group.com	Oct 20 2020 02:02:00	Fingerhut/webbank, 6250 Ridgewood Rd, Saint Cloud MN 56303-0820
14654533	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 20 2020 02:02:00	Gettington, 6250 Ridgewood Road, Saint Cloud MN 56303-0820
14654535	+ Email/Text: BKRMailOPS@weltman.com	Oct 20 2020 02:02:00	Kay Jewelers, 375 Ghent Rd, Fairlawn OH 44333-4600
14654536	Email/Text: bk@lendingclub.com	Oct 20 2020 02:02:00	Lending Club Corporation, 71 Stevenson St Ste 300, San Francisco CA 94105-2985
14711855	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2020 02:02:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14654539	+ Email/Text: bknotices@mbandw.com	Oct 20 2020 02:02:00	Mccarthy Burgess W, 26000 Cannon Rd, Cleveland OH 44146-1807
14654540	Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-2

User: dpas

Page 3 of 4

Date Rcvd: Oct 19, 2020

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Total Noticed: 77

		Oct 20 2020 02:02:00	Midland Credit Management Inc, 2365 Northside Dr 300, San Diego CA 92108-2709
14654545	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2020 02:18:55	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk VA 23502-4962
14700790	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2020 02:17:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14654546	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2020 02:18:55	Portfolio Recovery Association, Riverside Commerce Center, 140 Corporate Blvd, Norfolk VA 23502-4962
14654695	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2020 02:18:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14654548	Email/Text: bankruptcy@prosper.com	Oct 20 2020 02:02:00	Prosper Marketplace Inc, 221 Main St Ste 300, San Francisco CA 94105-1909
14654547	+ Email/Text: bankruptcy@prosper.com	Oct 20 2020 02:02:00	Prosper Marketplace Inc, 101 2nd St Floor 15, San Francisco CA 94105-3672
14654549	+ Email/Text: bk@rgsfinancial.com	Oct 20 2020 02:01:00	Rgs Financial Inc, 1700 Jay Ell Dr Ste 200, Ricardson TX 75081-6788
15021372	+ Email/Text: bncmail@w-legal.com	Oct 20 2020 02:02:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14654550	+ Email/Text: bankruptcy@sccompanies.com	Oct 20 2020 02:03:00	Swiss Colony/credit Department, 1112 7th Ave, Monroe WI 53566-1364
14654551	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:56	Syncb/amazon, PO Box 965015, Orlando FL 32896-5015
14654552	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:56	Syncb/amazon Plcc, PO Box 965036, Orlando FL 32896-5036
14654553	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:56	Syncb/care Credit, PO Box 965036, Orlando FL 32896-5036
14654554	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:18:52	Syncb/jc Penneys, PO Box 965036, Orlando FL 32896-5036
14654555	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:02	Syncb/lowes, PO Box 965036, Orlando FL 32896-5036
14654557	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:57	Syncb/paypalsmartconn, PO Box 965005, Orlando FL 32896-5005
14654556	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:56	Syncb/paypalsmartconn, PO Box 965036, Orlando FL 32896-5036
14654558	Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:56	Syncb/walmart, PO Box 965036, Orlando FL 32896-5036
14654559	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2020 02:17:57	Synchrony Bank Walmart, PO Box 965024, Orlando FL 32896-5024
14654560	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Oct 20 2020 02:17:01	T-mobile, 12920 Se 38th St, Bellevue WA 98006
14654562	+ Email/Text: bnc@alltran.com	Oct 20 2020 02:01:00	Unit Recovery Systems, 5800 N Course Dr, Houston TX 77072-1613

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage
cr		Stearns Lending, LLC

District/off: 0315-2

User: dpas

Page 4 of 4

Date Rcvd: Oct 19, 2020

Form ID: pdf900

Total Noticed: 77

cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14654516	##+	Cic Experian Consumer Se, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199
14654532	##++++	GALAXY ASSET MANAGEMENT, 3715 NORTHSIDE PKWY NW BLDG 300-300, ATLANTA GA 30327-2847, address filed with court:, Galaxy Asset Management, 3715 Northside Parkway Nw, Ste 3-300, Atlanta GA 30327
14654563	##+	Velocity Portfolio Group, 1800 Route 34n, Suite 404a, Wall NJ 07719-9147

TOTAL: 2 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2020 at the address(es) listed below:

Name	Email Address
Brandon Russell Keller	on behalf of Debtor Samantha Marie Gaffey info@kellerlawpgh.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Stearns Lending LLC ecfmail@mwc-law.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6